

IN THE UNITED STATES PATENT AND TRADEMARK OFFICE

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WILLIAM W. HANBY and SANDRA K. CALLAHAN, the above-named petitioners, declare that they are citizens of the United States with post office and resident addresses of 2506 North 157th Street, Omaha, Nebraska 68116, and 21605 Chancellor Road, Elkhorn, Nebraska 68022, respectively; that they verily believe themselves to be the original, first, and co-inventors of the subject matter which is claimed and for which a patent is sought on the invention entitled METHOD AND APPARATUS FOR QUOTING, ISSUING, AND ADMINISTERING INSURANCE COVERAGE FOR A GROUP described and claimed in the annexed specification; that they do not know and do not believe that the same was ever known or used in the United States of America before their invention thereof or patented or described in any printed publication in any country before their invention thereof, or more than one year prior to this application; that the invention has not been patented or made the subject of an inventor's certificate issued before the date of this application in any country foreign to the United States of America or an application filed by them or their legal representatives or assigns more than twelve months prior to this application; that they have reviewed and understand the contents of the above-identified specification including the claims, as amended by any amendment specifically referred to in the oath or declaration; that they acknowledge the duty to disclose information which is material to the examination of this application in accordance with Title 37, Code of Federal Regulations 1.56(a); and that no application for patent or inventor's certificate on this invention has been filed by them, or their legal representatives or assigns in any country foreign to the United States of America except as identified below.

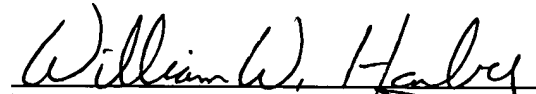
None.

And they hereby appoint ZARLEY, McKEE, THOMTE, VOORHEES & SEASE, comprising Donald H. Zarley, Registration No. 18,543; Bruce W. McKee, Registration No. 19,651; Dennis L. Thomte, Registration No. 22,497; Michael G. Voorhees, Registration No. 25,715; Edmund J. Sease, Registration No. 24,741; Mark D. Hansing, Registration No. 30,643; Kirk M. Hartung, Registration No. 31,021; Daniel J. Cosgrove, Registration No. 36,770; Michael R. Crabb, Registration No. 37,298; Heidi Sease Nebel, Registration No. 37,719; Wendy K. Marsh, Registration No. 39,703; Jeffrey D. Harty, Registration No. 40,639; Timothy J. Zarley, Registration No. 45,243; and Patricia Ades, Registration No. 44,496, 801 Grand Avenue, Suite 3200, Des Moines, Iowa 50309, telephone: 402-392-2280, as their attorneys to prosecute this application and to transact all business in the Patent and Trademark Office connected therewith.


The undersigned petitioners further declare that all statements made herein of their own knowledge are true and that all statements made on information and belief are believed to be true; and further that these statements were made with the knowledge that willful false statements and the like so made are punishable by fine or

imprisonment, or both, under Section 1001 of Title 18 of the United States Code and that such willful false statements may jeopardize the validity of the application of any patent issuing thereon.

Date 5-23-00


WILLIAM W. HANBY
2506 North 157th Street
Omaha, NE 68116

Date 5-23-00


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